Linda S. Payne Chapter 7 Bankruptcy Trustee 12770 Coit Road, Suite 541 Dallas, TX 75251 972 628 3695 linda@paynetrustee.com

UNITED STATES BANKRUPTCY COURT DISTRICT OF DIVISION

In re:		§	
		§	
TAYLOR, CYNTHIA J.		§	Case No. 11-42575 BTR
		§	
	Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

- 1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
- 2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
- 3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
 - 4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of \$

The remaining funds are available for distribution.

The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as Exhibit B is a cash receipts and disbursements record for each estate bank account.
6. The deadline for filing non-governmental claims in this case was and the deadline for filing governmental claims was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as Exhibit C .
7. The Trustee's proposed distribution is attached as Exhibit D .
8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is . To the extent that additional interest is earned before case closing, the maximum compensation may increase.
The trustee has received \$\\$ as interim compensation and now requests a sum of \$\\$, for a total compensation of \$\\$ 2. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$\\$, and now requests reimbursement for expenses of \$\\$, for total expenses of \$\\$ 2.
Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.
Date: By:/s/LINDA PAYNE, TRUSTEE Trustee
STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Ac

exemption 5 C.F.R. § 1320.4(a)(2) applies.

If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT ASSET CASES

Page: 1 Exhibit A

Case No: 11-42575 BTR Judge: Brenda T. Rhoades

Case Name: TAYLOR, CYNTHIA J.

For Period Ending: 07/12/12

Trustee Name: LINDA PAYNE, TRUSTEE

Date Filed (f) or Converted (c): 08/22/11 (f) 341(a) Meeting Date: 09/19/11

Claims Bar Date: 01/09/12

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Location: 2328 Creekridge Drive, McKinney TX 75070	185,997.00	0.00	DA	0.00	FA
2. Cash and checking	722.00	0.00	DA	0.00	FA
3. Household Goods	1,750.00	0.00	DA	0.00	FA
4. Books, etc.	100.00	0.00	DA	0.00	FA
5. Jewelry	2,200.00	0.00	DA	0.00	FA
6. IRA	93,184.00	0.00	DA	0.00	FA
7. Mineral Rights, ConocoPhillips	18,000.00	6,825.00		6,825.00	FA
Originally claimes \$18,000 as exempt under Texas Statutes. Informed atty I was going to object to exemptions. Amended and switched to federal and claimed part of the oil leases.					
8. Dog	50.00	0.00	DA	0.00	FA

TOTALS (Excluding Unknown Values)

\$302,003.00

\$6,825.00

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Debtor buying back oil leases. Pay out.

Initial Projected Date of Final Report (TFR): 09/01/12 Current Projected Date of Final Report (TFR): 09/01/12

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1 Exhibit B

Case No: 11-42575 -BTR

TAYLOR, CYNTHIA J. Case Name:

******1940 Taxpayer ID No: For Period Ending: 07/12/12

Trustee Name: LINDA PAYNE, TRUSTEE

Bank Name: Union Bank

Account Number / CD #: ******4530 Money Market Account

Blanket Bond (per case limit): \$ 300,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
11/11/11	7	Cynthia Taylor	Payment on mineral rights	1129-000	568.75		568.75
12/15/11	7	Cynthia Taylor	Payment on mineral rights	1129-000	568.75		1,137.50
01/13/12	7	Cynthia Taylor	Payment on oil leases	1129-000	568.75		1,706.25
02/17/12	7	Cynthia Taylor	Payment on leases	1129-000	568.75		2,275.00
02/27/12		Union Bank	BANK SERVICE FEE	2600-000		2.46	2,272.54
03/22/12	7	Cynthia Taylor	Payment on Mineral rights	1129-000	568.75		2,841.29
03/26/12		Union Bank	BANK SERVICE FEE	2600-000		2.46	2,838.83
04/23/12	7	Cynthia Taylor	Payment on oil leases	1129-000	568.75		3,407.58
04/25/12		Union Bank	BANK SERVICE FEE	2600-000		4.92	3,402.66
05/25/12		Union Bank	BANK SERVICE FEE	2600-000		4.92	3,397.74
06/04/12	7	Cynthia Taylor	Payment on oil leases	1129-000	568.75		3,966.49
06/25/12		Union Bank	BANK SERVICE FEE	2600-000		7.37	3,959.12
07/05/12	7	Cynthia Taylor	Payment on oil leases	1129-000	568.75		4,527.87
07/12/12	7	Cynthia Taylor	Final payment on mineral rights	1129-000	2,275.00		6,802.87

COLUMN TOTALS	6,825.00	22.13	6,802.87
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	6,825.00	22.13	
Less: Payments to Debtors		0.00	
Net	6,825.00	22.13	
		NET	ACCOUNT
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
Money Market Account - ******4530	6,825.00	22.13	6,802.87
	6,825.00	22.13	6,802.87
	(Excludes Account	(Excludes Payments	Total Funds
	Transfers)	To Debtors)	On Hand
D C 1 4 4 1	(025 00	22.12	

Ver: 16.06b

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2

Exhibit B

Case No: 11-42575 -BTR

For Period Ending: 07/12/12

Taxpayer ID No:

Case Name: TAYLOR, CYNTHIA J.

******1940

Bank Name:

Trustee Name:

LINDA PAYNE, TRUSTEE Union Bank

Account Number / CD #:

******4530 Money Market Account

Blanket Bond (per case limit):

\$ 300,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Money Market Account - *******4530

Page 1 EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 11-42575 Priority Sequence

Debtor Name: TAYLOR, CYNTHIA J.

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001A 040 5800-00	IRS POB 7346 Philadelphia, PA 19101	Priority		\$2,488.93	\$0.00	\$2,488.93
000001B 070 7100-00	INTERNAL REVENUE SERVICE Centralized Insolvency Operation P O Box 7346 Philadelphia, PA 19101-7346	Unsecured		\$61.35	\$0.00	\$61.35
000002 070 7100-00	GE Capital Retail Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured		\$2,262.65	\$0.00	\$2,262.65
000003 070 7100-00	FIA CARD SERVICES, N.A. PO Box 15102 Wilmington, DE 19886-5102	Unsecured		\$3,609.82	\$0.00	\$3,609.82
000004 070 7100-00	Discover Bank DB Servicing Corporation PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$4,960.92	\$0.00	\$4,960.92
000005 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$12,257.44	\$0.00	\$12,257.44
000006 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$9,403.94	\$0.00	\$9,403.94
000007 080 7200-00	HSBC Bank Nevada, N.A. Bass & Associates, P.C. 3936 E. Ft. Lowell Road, Suite #200 Tucson, AZ 85712	Unsecured		\$312.73	\$0.00	\$312.73
	Case Totals:			\$35,357.78	\$0.00	\$35,357.78

Code #: Trustee's Claim Number, Priority Code, Claim Type

Date: July 12, 2012

TRUSTEE'S PROPOSED DISTRIBUTION

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Case No.: 11-42575 BTR

Case Name: TAYLOR, CYNTHIA J.
Trustee Name: LINDA PAYNE, TRUSTEE

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: LINDA PAYNE, TRUSTEE	\$	\$	\$
Trustee Expenses: LINDA PAYNE, TRUSTEE	\$	\$	\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001A	IRS	\$	\$	\$

Total to be paid to priority creditors	\$
Remaining Balance	\$

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000002	GE Capital Retail Bank	\$	\$	\$
000003	FIA CARD SERVICES, N.A.	\$	\$	\$
000004	Discover Bank	\$	\$	\$
000005	Chase Bank USA, N.A.	\$	\$	\$
000006	Chase Bank USA, N.A.	\$	\$	\$
000001B	INTERNAL REVENUE SERVICE	\$	\$	\$

Total to be paid to timely general unsecured creditors	\$
Remaining Balance	\$

Tardily filed claims of general (unsecured) creditors totaling \$\ have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE